



MYGA COMPARISON SPREADSHEET

This spreadsheet is to be used for reference only. Rates do not apply in CA or NY.

These are the rates published as of : May 6, 2024

Rates subject to change without notice. Not all products are available in all states.

Please confirm rate with Annuity Rate Watch ([click here](#)) or call BIG before submitting an application.

For Agent Information Only. Not for solicitation or Advertising to the Public.

Please check with your Broker Dealer for approved products prior to solicitation.

Company	AM Best	Minimum Premium	Guar. Period	Product Name	Guaranteed Rate	End of Surrender Withdraw Period #	Rate Change Effective Date
Oceanview	A-	\$20K	3 yrs	Harbourview MYGA	5.25%>\$20K / 5.60%>\$80K	30 days	22-Apr
Fidelity&Guaranty	A	\$20K	3 yrs	Guarantee Platinum	5.30%	30 days	30-Apr
Athene^	A	\$10K	3 yrs	Athene Max Rate	5.05%<\$100K / 5.30%>\$100K	none	30-Apr
North American	A+	\$20K	3 yrs	Guarantee Plus	4.75%<\$100K / 5.20%>\$100K	30 days	19-Apr
Sagicor Life**	A-	\$15K	3 yrs	Milestone MYGA	4.10%>\$15K / 4.85%>\$50K 5.10%>\$100K	30 days	28-Feb
The Standard	A	\$15K	3 yrs	Focused Growth	4.90%<\$100K / 5.00%>\$100K	30 days	1-May
Delaware Life	A-	\$25K	3 yrs	Pinnacle Plus	4.65%<\$100K / 4.95%>\$100K	30 days ^{###}	1-May
Clear Spring/Guggenheim	A-	\$10k	3 yrs	Preserve 3	4.65%<\$250K / 4.95%>\$250K	30 days	1-May
Symetra	A	\$10K	3 yrs	Select Max Fixed Annuity	4.50%<\$50K / 4.55%>\$50K 4.90%>\$100K / 4.95%>\$250K	none	23-Apr
American National (ANICO)	A	\$5K	3 yrs	Palladium MYG	4.55%<\$100K / 4.65%>\$100K 4.80%>\$250K	30 days ^{^^}	1-May
Sagicor Life**	A-	\$15K	4 yrs	Milestone MYGA	4.30%>\$15K / 4.85%>\$50K 5.10%>\$100K	30 days	28-Feb
Clear Spring/Guggenheim	A-	\$10k	4 yrs	Preserve 4	4.70%<\$250K / 5.00%>\$250K	30 days	1-May
Oceanview	A-	\$20K	5 yrs	Harbourview MYGA	5.30%>\$20K / 5.65%>\$80K	30 days	22-Apr
American National (ANICO)	A	\$5K	5 yrs	Palladium MYG	5.30%<\$100K / 5.40%>\$100K 5.55%>\$250K	30 days ^{^^}	1-May
Americo*	A	\$25K	5 yrs	Platinum Assure	5.50%	none	29-Apr
Fidelity&Guaranty	A	\$20K	5 yrs	Guarantee Platinum	5.50%	30 days	30-Apr
Lincoln Financial Group	A	\$10k	5 yrs	MYGuarantee Plus	4.50%<\$100K / 5.50%>\$100K	none	29-Apr
Athene^	A	\$10K	5 yrs	Athene Max Rate	5.20%<\$100K / 5.45%>\$100K	none	30-Apr
North American	A+	\$20K	5 yrs	Guarantee Plus	5.15%<\$100K / 5.40%>\$100K	30 days	19-Apr
Sagicor Life**	A-	\$15K	5 yrs	Milestone MYGA	4.60%>\$15K / 5.05%>\$50K 5.30%>\$100K	30 days	28-Feb
Reliance Standard	A++	\$10k	5 yrs	Eleos MVA 5	5.25%	none	17-Apr
The Standard	A	\$15K	5 yrs	Focused Growth	5.15%<\$100K / 5.25%>\$100K	30 days	1-May
Oceanview*	A-	\$20K	6 yrs	Harbourview MYGA	5.50%>\$20K / 5.85%>\$80K	30 days	22-Apr
American National (ANICO)	A	\$5K	6 yrs	Palladium MYG	5.30%<\$100K / 5.40%>\$100K 5.55%>\$250K	30 days ^{^^}	1-May
Sagicor Life**	A-	\$15K	6 yrs	Milestone MYGA	4.70%>\$15K / 5.05%>\$50K 5.25%>\$100K	30 days	28-Feb
Clear Spring/Guggenheim	A-	\$10k	6 yrs	Preserve 6	4.70%<\$250K / 5.00%>\$250K	30 days	1-May
American National (ANICO)	A	\$5K	7 yrs	Palladium MYG	5.30%<\$100K / 5.40%>\$100K 5.55%>\$250K	30 days ^{^^}	1-May
Fidelity&Guaranty	A	\$20K	7 yrs	Guarantee Platinum	5.50%	30 days	30-Apr
Oceanview	A-	\$20K	7 yrs	Harbourview MYGA	5.15%>\$20K / 5.50%>\$80K	30 days	22-Apr
Athene^	A	\$10K	7 yrs	Athene Max Rate	5.20%<\$100K / 5.45%>\$100K	none	30-Apr
Lincoln Financial Group	A	\$10k	7 yrs	MYGuarantee Plus	4.50%<\$100K / 5.35%>\$100K	none	29-Apr
North American	A+	\$20K	7 yrs	Guarantee Plus	5.00%<\$100K / 5.30%>\$100K	30 days	19-Apr
Sagicor Life**	A-	\$15K	7 yrs	Milestone MYGA	4.75%>\$15K / 5.10%>\$50K 5.25%>\$100K	30 days	28-Feb
The Standard	A	\$15K	7 yrs	Focused Growth	5.10%<\$100K / 5.20%>\$100K	30 days	1-May
Symetra	A	\$10K	7 yrs	Select Max Fixed Annuity	4.85%<\$50K / 5.00%>\$50K 5.15%>\$100K / 5.20%>\$250K	none	23-Apr
MassMutual Ascend [®]	A+	\$10K	7 yrs	SecureGain 7 [®]	4.94%<\$100K / 5.14%>\$100K	30 days ⁺⁺	21-Apr
Oceanview	A-	\$20K	10 yrs	Harbourview MYGA	5.30%>\$20K / 5.65%>\$80K	30 days	22-Apr
American National (ANICO)	A	\$5K	10 yrs	Palladium MYG	5.10%<\$100K / 5.20%>\$100K 5.35%>\$250K	30 days ^{^^}	1-May
Delaware Life	A-	\$25K	10 yrs	Pinnacle Plus	4.80%<\$100K / 5.10%>\$100K	30 days ^{###}	1-May
Clear Spring/Guggenheim	A-	\$10k	10 yrs	Preserve 10	4.70%<\$250K / 5.00%>\$250K	30 days	1-May
The Standard	A	\$15K	10 yrs	Focused Growth	4.80%<\$100K / 4.90%>\$100K	30 days	1-May
Royal Neighbors of America***	A-	\$10k	10 yrs	MYGA 10 Year	4.50%<\$100K / 4.60%>\$100K	30 days ^{###}	1-Apr

* Americo and Oceanview 6 year are low commission products.

^ Athene rates are for AK CA CT DE HI ID MD MN MO NJ NV OH OK OR PA SC TX UT WA. Other states may be higher.

@ Interest rates are not level

The end of surrender withdrawal time period is the amount of time the client has at the end of the surrender period to withdraw their money before a new surrender period starts.

** Sagicor commission rates are lower for paper applications.

^^ ANICO has a 10 year surrender period with a 30 day window to withdrawal funds, without any surrender charges, at the end of the guaranteed interest rate period.

++ MassMutual Ascend has a 6 year surrender period with a 30 day window to withdrawal funds, without any surrender charges, at the end of the guaranteed interest rate period.

The window the client has to withdraw their funds is 30 days BEFORE the end of surrender.

*** Royal Neighbors of America MYGA is not available in AL AK HI LA MA NH NY

Rates in Red are BIG's Top Picks!